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**IN THE CLAIMS:**

1. (currently amended) A smart card applications network for use with a smart card terminal in combination with a smart card containing memory-economizing data pointers, said smart card applications network comprising:

a communications network in operative communication with said smart card terminal; and

a central database server in operative communication with said communications network and including a plurality of application-specific partitioned memory locations wherein at least one of said application-specific partitioned memory locations contains information associated with an authorized user of said smart card;

whereby said information is accessible through said smart card terminal via at least one of said memory-economizing data pointers contained within said smart card.

2. (previously presented) The smart card applications network of claim 1 further comprising a central time/date authority in operative communication with said communications network, said central time/date authority providing a time verification that is associated with said information as transmitted between said central database server and said smart card terminal.

3. (previously presented) The smart card applications network of claim 1 wherein said communications network is part of a public-switched telephone network.

4. (previously presented) The smart card applications network of claim 1 wherein said communications network communicates with said smart card terminal via the plain old telephone system (POTS).

5. (previously presented) The smart card applications network of claim 1 wherein said communications network includes the Internet.

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6. (previously presented) The smart card applications network of claim 1 wherein said central database server comprises a network smart card server and a plurality of interconnected database servers.

7. (currently amended) The smart card applications network of claim 1 wherein at least one of said application-specific partitioned memory locations includes both a restricted data portion containing information regarding said authorized user that is accessible to a first predetermined group of network users and a public data portion containing information regarding said authorized user that is accessible to a second predetermined group of network users.

8. (currently amended) The smart card applications network of claim 1 further comprising a central time/date authority in operative communication with said communications network, said central time/date authority providing a time verification that is associated with said information as transmitted between said central database server and said smart card terminal;

wherein at least one of said application-specific partitioned memory locations includes both a restricted data portion containing information regarding said authorized user that is accessible to a first predetermined group of network users and a public data portion containing information regarding said authorized user that is accessible to a second predetermined group of network users.

9. (currently amended) The smart card applications network of claim 1 wherein at least one of said application-specific partitioned memory locations includes both a restricted data portion containing information regarding said authorized user that is accessible to a first predetermined group of network users and a public data portion containing information regarding said authorized user that is accessible to a second predetermined group of network users; and

wherein each of said application-specific partitioned memory locations supports a different smart card application.

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10. (currently amended) A method of providing access to information relating to an authorized user of a smart card for executing a smart card transaction, said method comprising the steps of:

providing at least one smart card terminal for receiving and communicatively interacting with said smart card;

verifying authorization for a desired application that is selected at said smart card terminal for said smart card transaction;

transmitting at least an authorization code associated with said smart card both through a communications network and to a network smart card server that includes a plurality of application-specific partitioned memory locations;

utilizing at least one memory-economizing data pointer provided by said authorization code to point to information relating to said authorized user that is contained in at least one of said application-specific partitioned memory locations; and

transmitting said information through said communications network to said smart card terminal.

11. (previously presented) The method of claim 10 further comprising the steps of:

modifying said information as accessed at said smart card terminal;

transmitting said information as modified to said network smart card server; and

storing said information as modified in at least one of said application-specific partitioned memory locations.

12. (previously presented) The method of claim 10 further comprising the step of providing a central time/date value that is associated with said information as transmitted.

13. (previously presented) The method of claim 10 further comprising the steps of:

modifying information relating to said authorized user; and

storing said information as modified on said smart card.

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14. (currently amended) A network smart card server for use in smart card transactions, said network smart card server comprising:

a first plurality of application-specific partitioned memory locations containing information relating to an authorized user of a smart card;

a second plurality of application-specific partitioned memory locations containing further information relating to said authorized user; and

a microprocessor programmed to receive an authorization code associated with said smart card, said authorization code representing at least one memory-economizing data pointer for pointing to authorized user related information contained within at least one memory location within said first plurality or said second plurality of application-specific partitioned memory locations.

15. (previously presented) The network smart card server of claim 14 wherein said information contained in said first plurality of application-specific partitioned memory locations is access-designated public data for said smart card transactions.

16. (previously presented) The network smart card server of claim 15 wherein said information contained in said second plurality of application-specific partitioned memory locations is access-designated restricted data for said smart card transactions.

17. (previously presented) The network smart card server of claim 14 wherein each of said first plurality and said second plurality of application-specific partitioned memory locations contains information designated for at least one smart card application.

18. (previously presented) The network smart card server of claim 14 wherein at least one of said first plurality of application-specific partitioned memory locations is located on a separate database server accessible through a communications network.

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19. (original) The network smart card server of claim 18 wherein said communications network includes the Internet.

20. (original) The network smart card server of claim 18 wherein said communications network includes a public-switched telephone network.